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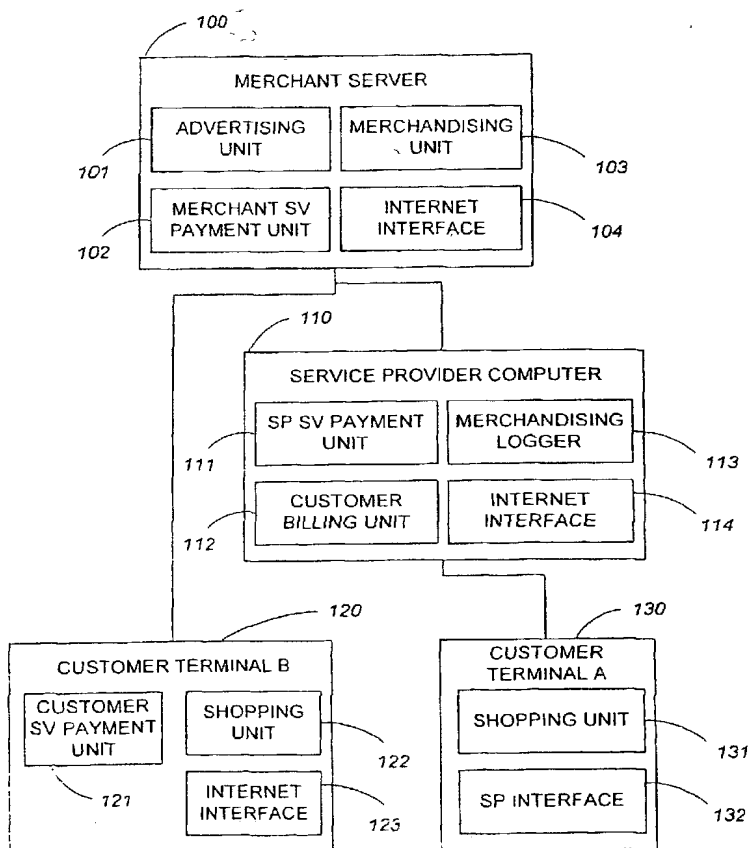
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(54) Title: SYSTEM AND METHOD FOR MICROPAYMENT IN ELECTRONIC COMMERCE



(57) Abstract: A method and system for making micropayments over a network by stored value without requiring customers to have stored-value apparatus such as smart cards and/or smart card readers. A secure stored-value device is operated by a service provider (such as an ISP, telephony provider, mobile operator, electronic retailer, or bank) with which the customer has an established account with regular billing. The customer orders merchandise over the network and the service provider pays the supplying merchant with stored value, and bills the customer via its regular service bill. Other customers having their own stored-value payment devices may pay merchants directly using their stored-value payment devices.

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